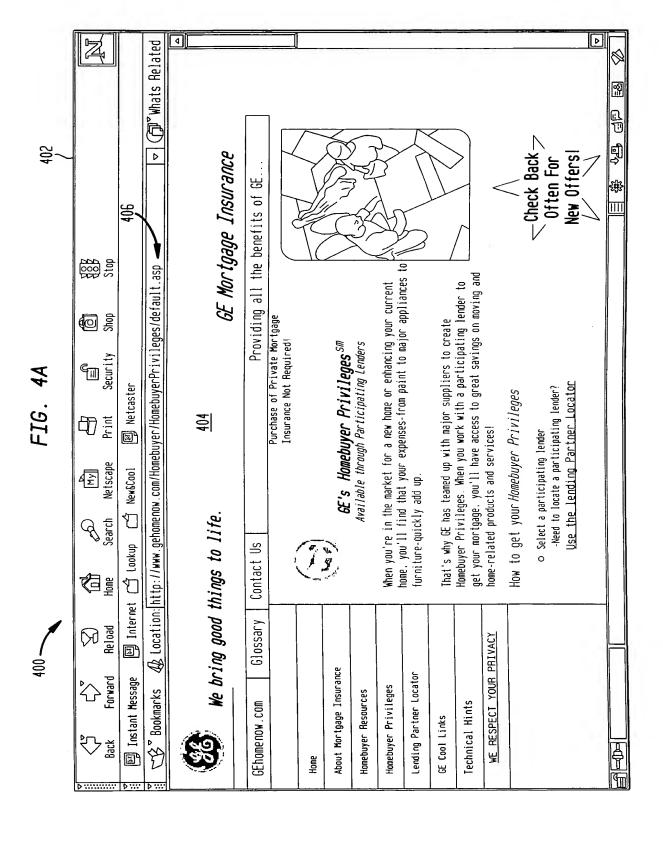
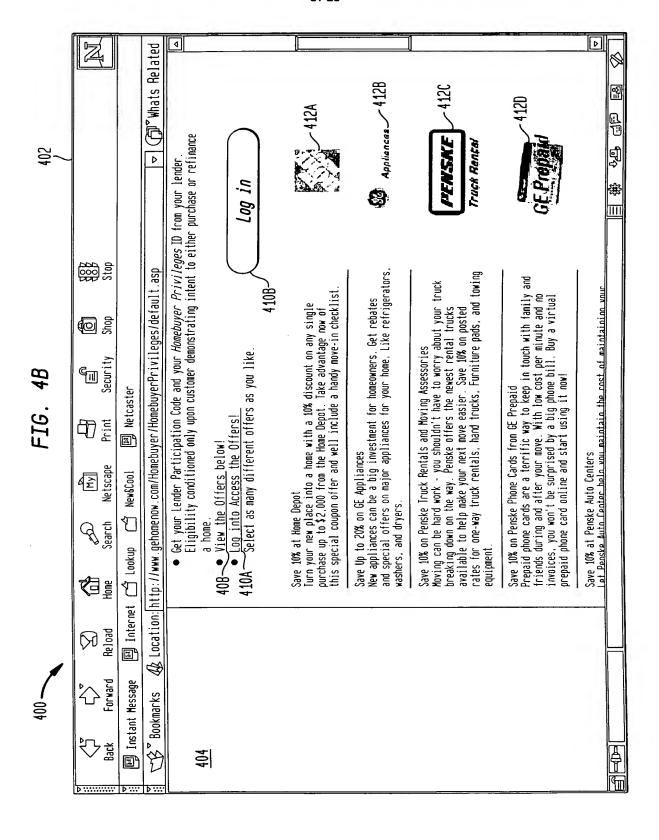
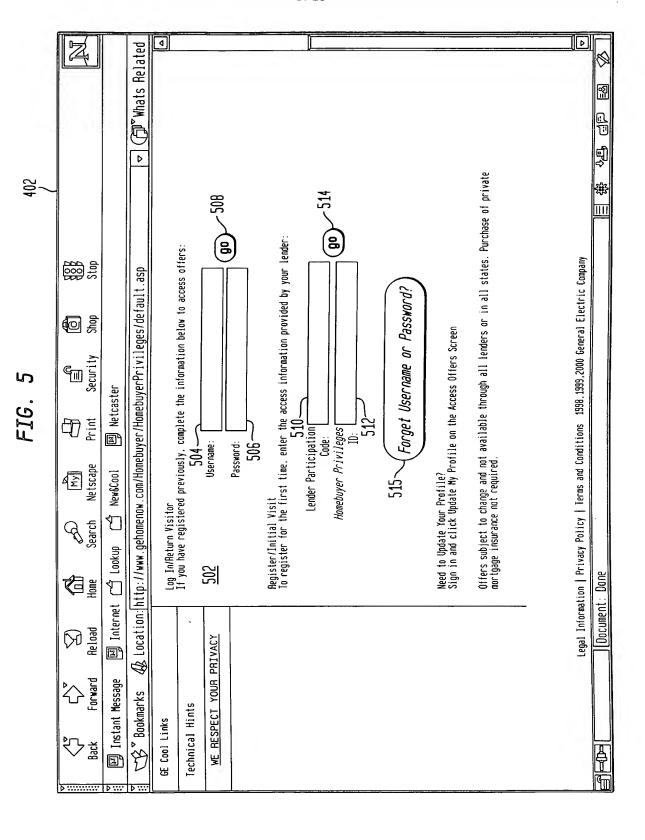
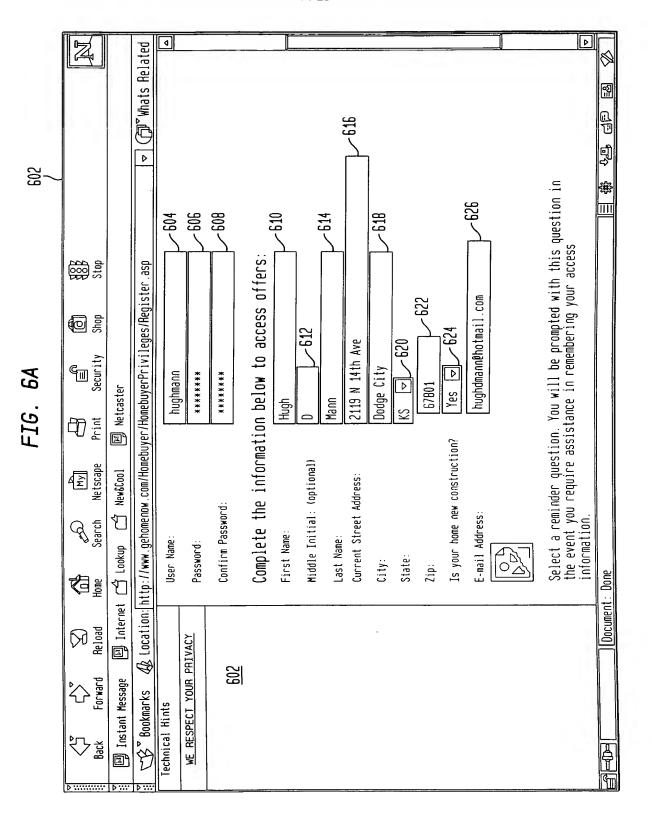


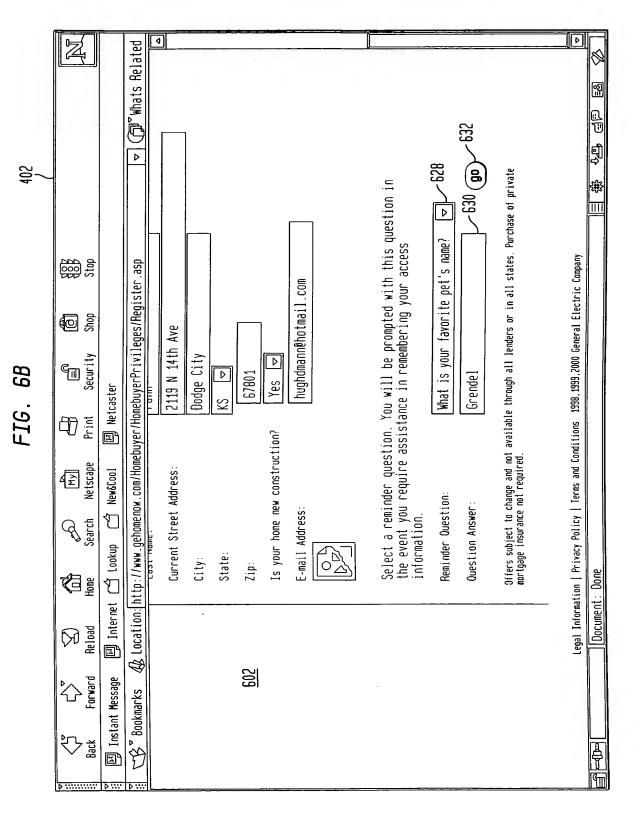
3/19 FIG. 3 √ 352 INITIAL ENTRY SCREEN PRESENTED 356~ **~354** BORROWER NOTIFIED USERNAME AND PASSWORD THAT AUTHENTICATION AUTHENTICATED **FAILED AUTHENTICATION AUTHENTICATION FAILS PASSES ∕** 358 WELCOME PAGE PRESENTED -360 OFFER DETAILS AND ACCESS MECHANISM **PRESENTED** RESPONSES MADE TO INPUTS MADE -362 BY BORROWER IN ACCESSING OFFER **364** OFFER DISPLAY **TERMINATED** ~ 366 UPDATE PAGE **PRESENTED** - 368 UPDATED INFORMATION STORED -370**TERMINATE** 

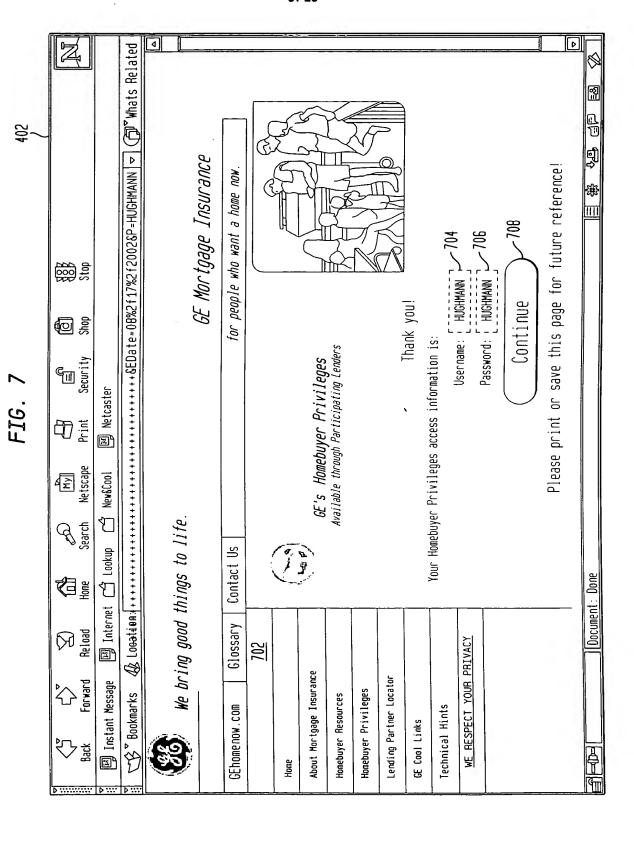








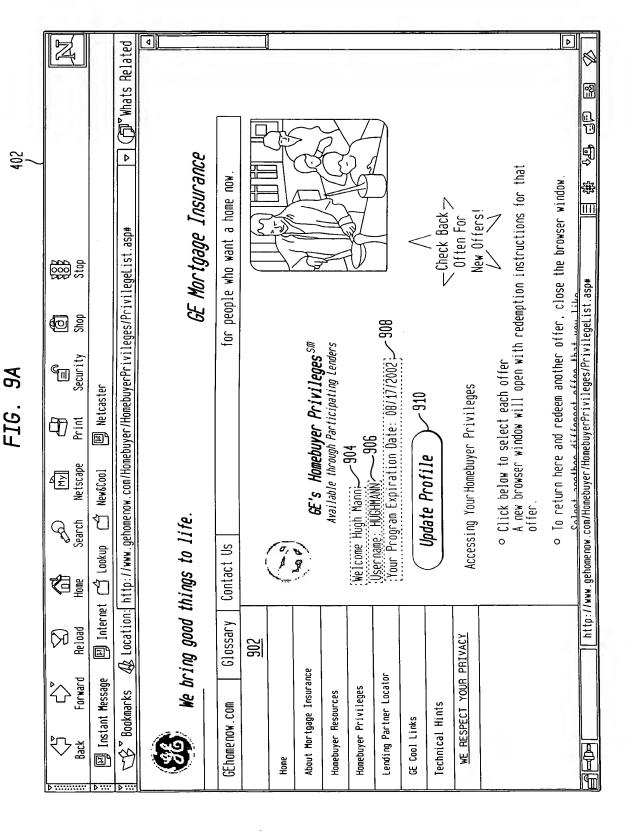




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FIG. 8A

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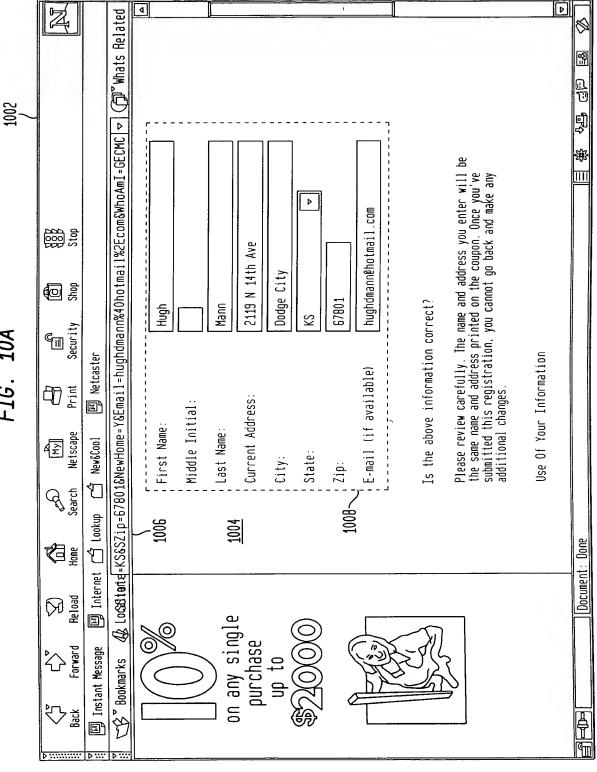
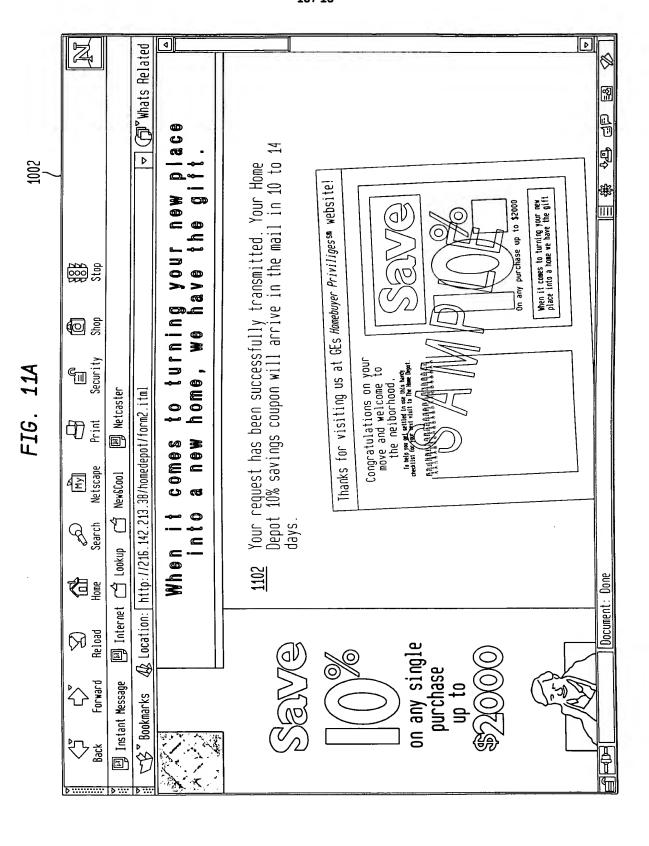
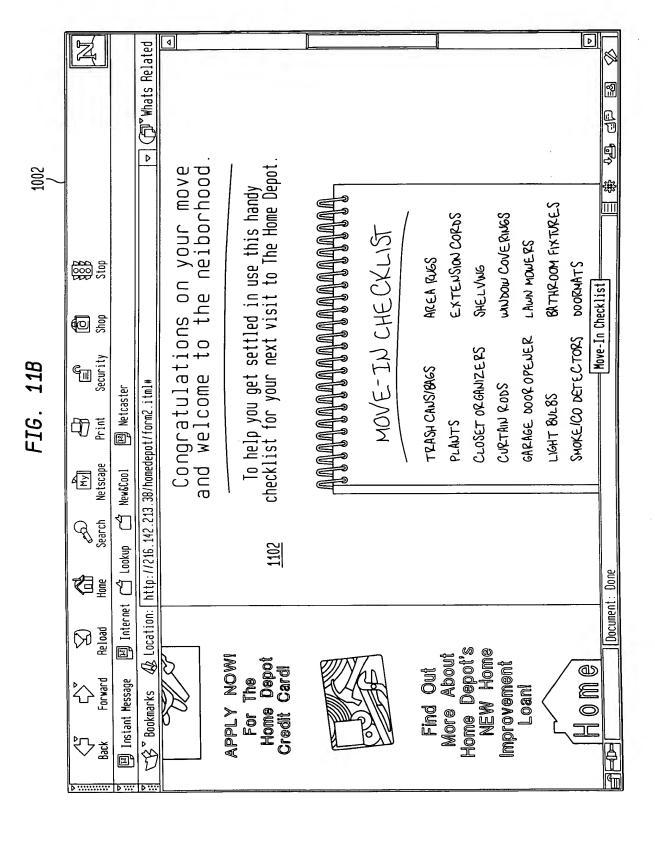


FIG. 10A

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